



**Northern Trust**  
NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016

2 days after Sydor verbally authorized the collateral seizure to Catherine Brill and Aaron Mascarella

#E7909999972042C1+  
DARRYL SYDOR  
3613 HAYNIE AVE  
DALLAS TX 75205

## Loan Statement

Account Number	279582
Note Number	1403
Statement Date	03/27/2009
Current Amount Due	2,195.39
Late Charges Due	208.92
Past Due Amount	4,178.32
<b>TOTAL AMOUNT DUE</b>	<b>\$6,582.63</b>

**Payment Due Date 04/03/2009**

Member F.D.I.C.

Equal Housing Lender



### CURRENT BILL INFORMATION

OFFICER: AARON T MASCARELLA

PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT
04/03/2009	0.00	2,195.39	0.00	2,195.39

### ACTIVITY SINCE LAST STATEMENT

EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGs OTHER FEES
03/13/2009	Late Charge Assessed					99.15

NOTE: If you are using a Bill Payment Service to make payments on your account, please use the following address:

Northern Trust, NA.  
Retail Loan Services  
P.O. Box 92989  
Chicago, IL 60603-2989

Please insure that your loan number is referenced within the payment instructions: 00000279582 - 01403

LOAN BALANCE \$849,830.69  
UNAPPLIED FUNDS \$0.00  
INTEREST RATE 3.000000 %

MATURITY DATE 11/03/2009  
YTD INTEREST PAID \$5,023.01

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

DARRYL SYDOR  
3613 HAYNIE AVE  
DALLAS TX 75205

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number 279582  
Note Number 01403  
Payment Due Date 04/03/2009  
**TOTAL AMOUNT DUE \$6,582.63**

Add'l Principal \$  
**TOTAL AMOUNT PAID \$**

NOTE: This is a copy of a bill sent to DARRYL SYDOR

96998 00000279582 01403 000000658263 8  
TNYC000142

Northern Trust  
Bank contact info  
IF CONFUSED...

CLEARLY a LOAN statement with a  
monthly payment due in February  
2006 -- *less than one year after*  
*Peca opened the LOC...*



**Northern Trust**  
NORTHERN TRUST BANK, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9008

#BWNHPQD  
#D0939999971064B5#

MICHAEL PECA  
SUITE 230  
52422 RANGE RD 224  
SHERWOOD PARK T8A 6N1

## Loan Statement

Account Number	289369
Note Number	4469
Statement Date	02/17/2006
Current Amount Due	7,773.29
Late Charges Due	0.00
Past Due Amount	0.00
<b>TOTAL AMOUNT DUE</b>	<b>\$7,773.29</b>

**Payment Due Date 03/05/2006**

000001

Member F.D.I.C.

Equal Housing Lender



### CURRENT BILL INFORMATION

**OFFICER:** EDWARD B WILSON

PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT
03/05/2006	0.00	7,773.29	0.00	7,773.29

### ACTIVITY SINCE LAST STATEMENT

EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGs OTHER FEES
01/23/2006	Payment - Thank You		7,434.93			
01/27/2006	Late Charge Waived					
02/06/2006	Payment - Thank You		8,280.82			371.75

\*\*\*MAILED to Peca's winter  
address -- so he received it  
immediately -- without a  
complaint...confirming a  
\$1,300,000 BALANCE at the  
time...

**LOAN BALANCE** \$1,300,000.00  
**UNAPPLIED FUNDS** \$0.00

**MATURITY DATE** 11/05/2006  
**YTD INTEREST PAID** \$15,715.75

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2566.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

MICHAEL PECA  
SUITE 230  
52422 RANGE RD 224  
SHERWOOD PARK T8A 6N1

4513

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6883  
Chicago, IL 60675-6883



Account Number 289369  
Note Number 04469  
Payment Due Date 03/05/2006  
**TOTAL AMOUNT DUE** \$7,773.29

Add'l Principal \$  
**TOTAL AMOUNT PAID** \$

96883 00000289369 04469 000000777329 5



**Northern Trust**  
NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9008

Berard home  
address.

#E3909999974701B5#  
BRYAN BERARD  
FIVE ERICA DR  
LINCOLN RI 02865

Received by Berard  
one month before  
the default date

## Loan Statement

Account Number	252996
Note Number	1542
Statement Date	02/27/2009
Current Amount Due	650,921.21
Late Charges Due	275.32
Past Due Amount	3,477.03
<b>TOTAL AMOUNT DUE</b>	<b>\$654,673.56</b>

Payment Due Date 03/07/2009

Member F.D.I.C.

Equal Housing Lender



CURRENT BILL INFORMATION				OFFICER: AARON T MASCARELLA		
PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT		
03/07/2009	649,405.93	1,515.28	0.00	650,921.21		
ACTIVITY SINCE LAST STATEMENT						
EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
02/17/2009	Late Charge Assessed					83.88
<p><b>NOTE:</b> If you are using a Bill Payment Service to make payments on your account, please use the following address:</p> <p style="text-align: center;">Northern Trust, NA. Retail Loan Services P.O. Box 92989 Chicago, IL 60603-2989</p> <p>Please insure that your loan number is referenced within the payment instructions: 00000252996 - 01542</p>						
LOAN BALANCE		\$649,405.93	MATURITY DATE		03/07/2009	
UNAPPLIED FUNDS		\$0.00	YTD INTEREST PAID		\$2,029.39	
INTEREST RATE		3.000000 %				

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

BRYAN BERARD  
FIVE ERICA DR  
LINCOLN RI 02865

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	252996
Note Number	01542
Payment Due Date	03/07/2009
<b>TOTAL AMOUNT DUE</b>	<b>\$654,673.56</b>
Add'l Principal	\$
<b>TOTAL AMOUNT PAID</b>	\$

**NOTE:** This is a copy of a bill sent to BRYAN BERARD

96998 00000252996 01542 000065467356 8

TNTC000012





**Northern Trust**  
NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9008

#E0909999971064B5#  
MICHAEL PECA  
46 GOLDEN PHEASANT DR  
GETZVILLE NY 14068

## Loan Statement

Account Number	289369
Note Number	1565
Statement Date	02/26/2009
Current Amount Due	4,141.28
Late Charges Due	1,790.25
Past Due Amount	9,576.69
<b>TOTAL AMOUNT DUE</b>	<b>\$15,508.22</b>

**Payment Due Date 03/05/2009**

CURRENT BILL INFORMATION					Member F.D.I.C. Equal Housing Lender	
OFFICER: AARON T MASCARELLA						
PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT		
03/05/2009	0.00	4,141.28	0.00	4,141.28		
ACTIVITY SINCE LAST STATEMENT						
EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
02/17/2009	Late Charge Assessed					229.25
<p><b>NOTE:</b> If you are using a Bill Payment Service to make payments on your account, please use the following address:</p> <p>Northern Trust, NA. Retail Loan Services P.O. Box 92989 Chicago, IL 60603-2989</p> <p>Please insure that your loan number is referenced within the payment instructions: 00000289369 - 01565</p>						
LOAN BALANCE		\$1,774,831.45	MATURITY DATE		11/05/2009	
UNAPPLIED FUNDS		\$0.00	YTD INTEREST PAID		\$5,373.80	
INTEREST RATE		3.000000 %				

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

MICHAEL PECA  
46 GOLDEN PHEASANT DR  
GETZVILLE NY 14068

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	289369
Note Number	01565
Payment Due Date	03/05/2009
<b>TOTAL AMOUNT DUE</b>	<b>\$15,508.22</b>
Add'l Principal	\$
<b>TOTAL AMOUNT PAID</b>	\$

**NOTE:** This is a copy of a bill sent to MICHAEL PECA

96998 00000289369 01565 0000015508224 **NTC000120**



**Northern Trust**NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9008Duplicate sent to  
Peca's in season  
address by  
Mascarella#E0909999971064B5#  
MICHAEL PECA  
SUITE 230  
52422 RANGE RD 224  
SHERWOOD PARK, ALBERTA CANADA T8A 6N1**Loan Statement**

Account Number	289369
Note Number	1565
Statement Date	02/26/2009
Current Amount Due	4,141.28
Late Charges Due	1,790.25
Past Due Amount	9,576.69
<b>TOTAL AMOUNT DUE</b>	<b>\$15,508.22</b>

**Payment Due Date 03/05/2009**

Member F.D.I.C.

Equal Housing Lender

CURRENT BILL INFORMATION					OFFICER: AARON T MASCARELLA	
PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT		
03/05/2009	0.00	4,141.28	0.00	4,141.28		
ACTIVITY SINCE LAST STATEMENT						
EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
02/17/2009	Late Charge Assessed					229.25
<p><b>NOTE:</b> If you are using a Bill Payment Service to make payments on your account, please use the following address:</p> <p style="text-align: center;">Northern Trust, NA. Retail Loan Services P.O. Box 92989 Chicago, IL 60603-2989</p> <p>Please insure that your loan number is referenced within the payment instructions: 00000289369 - 01565</p>						
LOAN BALANCE		\$1,774,831.45		MATURITY DATE		11/05/2009
UNAPPLIED FUNDS		\$0.00		YTD INTEREST PAID		\$5,373.80
INTEREST RATE		3.000000 %				

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

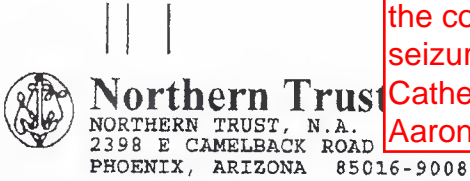
MICHAEL PECA  
SUITE 230  
52422 RANGE RD 224  
SHERWOOD PARK, ALBERTA CANADA T8A 6

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	289369
Note Number	01565
Payment Due Date	03/05/2009
<b>TOTAL AMOUNT DUE</b>	<b>\$15,508.22</b>
Add'l Principal	\$ _____
<b>TOTAL AMOUNT PAID</b>	\$ _____



#E3909999974701C3#  
BRYAN BERARD  
FIVE ERICA DR  
LINCOLN RI 02865-4545

Berard home address...

## Loan Statement

Account Number	252996
Note Number	1542
Statement Date	03/31/2009
Current Amount Due	1,333.62
Late Charges Due	0.00
Past Due Amount	59,673.56
<b>TOTAL AMOUNT DUE</b>	<b>\$61,007.18</b>

**Payment Due Date 04/07/2009**

Member F.D.I.C. Equal Housing Lender

CURRENT BILL INFORMATION				OFFICER: AARON T MASCARELLA	
PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT	
04/07/2009	0.00	1,333.62	0.00	1,333.62	

ACTIVITY SINCE LAST STATEMENT						
EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
03/31/2009	Payment - Thank You		4,992.31			
03/31/2009	Payment - Thank You					275.32
03/31/2009	Payment - Thank You	589,732.37				

**NOTE:** If you are using a Bill Payment Service to make payments on your account, please use the following address:

Northern Trust, NA.  
Retail Loan Services  
P.O. Box 92989  
Chicago, IL 60603-2989

Please insure that your loan number is referenced within the payment instructions: 00000252996 - 01542

LOAN BALANCE	\$59,673.56	MATURITY DATE	03/07/2009
UNAPPLIED FUNDS	\$0.00	YTD INTEREST PAID	\$7,021.70
INTEREST RATE	3.000000 %		

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

BRYAN BERARD  
FIVE ERICA DR  
LINCOLN RI 02865-4545

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	252996
Note Number	01542
Payment Due Date	04/07/2009
<b>TOTAL AMOUNT DUE</b>	<b>\$61,007.18</b>
Add'l Principal	\$
<b>TOTAL AMOUNT PAID</b>	\$

**NOTE:** This is a copy of a bill sent to BRYAN BERARD

96998 00000252996 01542 000006100718 M

TNTC000010

**Northern Trust**NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9000Two days after the  
seizure -- thus  
Sydor had to  
authorize it as his  
April 1, 2009 texts  
confirmed...#E7909999972042C1#  
DARRYL SYDOR  
3613 HAYNIE AVE  
DALLAS TX 75205Sydor home  
address confirmed  
at trial...**Loan Statement**

Account Number	279582
Note Number	1403
Statement Date	03/27/2009
Current Amount Due	2,195.39
Late Charges Due	208.92
Past Due Amount	4,178.32
<b>TOTAL AMOUNT DUE</b>	<b>\$6,582.63</b>

**Payment Due Date 04/03/2009**

Member F.D.I.C.

Equal Housing Lender

**OFFICER:** AARON T MASCARELLA**CURRENT BILL INFORMATION**

PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT
04/03/2009	0.00	2,195.39	0.00	2,195.39

**ACTIVITY SINCE LAST STATEMENT**

EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
03/13/2009	Late Charge Assessed					99.15

**NOTE:** If you are using a Bill Payment Service to make payments on your account, please use the following address:Northern Trust, NA.  
Retail Loan Services  
P.O. Box 92989  
Chicago, IL 60603-2989

Please insure that your loan number is referenced within the payment instructions: 00000279582 - 01403

LOAN BALANCE	\$849,830.69
UNAPPLIED FUNDS	\$0.00
INTEREST RATE	5.000000 %

MATURITY DATE	11/03/2009
YTD INTEREST PAID	\$5,023.01

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

DARRYL SYDOR  
3613 HAYNIE AVE  
DALLAS TX 75205

4534

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	279582
Note Number	01403
Payment Due Date	04/03/2009
<b>TOTAL AMOUNT DUE</b>	<b>\$6,582.63</b>

Add'l Principal

\$

**TOTAL AMOUNT PAID**

\$

**NOTE:** This is a copy of a bill sent to DARRYL SYDOR96998 00000279582 01403 000000658263 8  
TNYC000142



NAAZ001599



# Northern Trust

NORTHERN TRUST, N.A.  
2398 E CAMELBACK ROAD  
PHOENIX, ARIZONA 85016-9008

#E9919999972105G3#  
OWEN NOLAN  
5655 SILVER CREEK VALLEY RD # 264  
SAN JOSE CA 95138

## Loan Statement

Account Number	278950
Note Number	1386
Statement Date	07/25/2008
Current Amount Due	8,997.78
Late Charges Due	0.00
Past Due Amount	0.00
<b>TOTAL AMOUNT DUE</b>	<b>\$8,997.78</b>

**Payment Due Date 08/03/2008**

Member F.D.I.C.

Equal Housing Lender

CURRENT BILL INFORMATION					OFFICER: AARON T MASCARELLA	
PAYMENT DUE DATE	PRINCIPAL	INTEREST	ESCROW	PAYMENT AMOUNT		
08/03/2008	0.00	8,997.78	0.00	8,997.78		

ACTIVITY SINCE LAST STATEMENT						
EFFECTIVE DATE	TRANSACTION DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	UNAPPLIED	LATE CHRGS OTHER FEES
07/11/2008	Payment - Thank You		8,707.52			

**NOTE:** If you are using a Bill Payment Service to make payments on your account, please use the following address:

Northern Trust, NA.  
Retail Loan Services  
P.O. Box 92989  
Chicago, IL 60603-2989

Please insure that your loan number is referenced within the payment instructions: 00000278950 - 01386

LOAN BALANCE	\$2,199,796.02	MATURITY DATE	11/03/2009
UNAPPLIED FUNDS	\$0.00	YTD INTEREST PAID	\$72,927.10
INTEREST RATE	4.750000 %		

If you believe there is an error in your account, or need other information, please call a Loan officer at 1-602-468-2537.

DETACH HERE and retain this notice for your records. Return lower portion with your check.

OWEN NOLAN  
5655 SILVER CREEK VALLEY RD # 264  
SAN JOSE CA 95138

4513

Please remit and make check payable to:

**Northern Trust**  
75 Remittance Dr, Suite 6998  
Chicago, IL 60675-6998

Account Number	278950
Note Number	01386
Payment Due Date	08/03/2008
<b>TOTAL AMOUNT DUE</b>	<b>\$8,997.78</b>
Add'l Principal	\$
<b>TOTAL AMOUNT PAID</b>	\$

96998 00000278950 01386 000000899778 9

TNTC000079